



Open stock fund

KBC EQUITY FUND TRENDS CLASSIC SHARES ČSOB CZK

ČSOB Akciový trendy

The potential of coming decades



Aging and fast-growing population, relocation of production facilities to emerging markets, better and faster means of communication (TV and internet), etc. These are just some examples of major global demographic and globalization trends. It has been becoming increasingly obvious that structural changes bring new challenges that will undoubtedly be more and more relevant in the coming decades.

ČSOB Akciový trendy Investment Fund (crown class of the KBC Equity Fund Trends sub-fund) primarily invests in stocks of companies responding to various growth trends both in the current and the coming decades. These trends include:

- Growth of the active population in emerging markets,
- The impact of urbanization and the lack of natural resources,
- Other growth-related issues – such as population aging, welfare diseases, global market, technologies and innovation.

The fund's investments are distributed into the stocks of global companies, which are characterized by a high market capitalization. Global trend-oriented companies offer attractive investment opportunities, healthy prospects and a potential for rapid growth and future profits.

Why to invest here?

- Focused on companies benefiting from global trends.
- The fund is actively managed. The composition and flexibility of the fund allow the fund manager to focus on certain growth topics, reduce the importance of some other topics and add new ones.
- Diversification in terms of sectors and companies.

Tip:
Invest regularly
from CZK 500
per month.

Further information about the fund

- Due to its structure, the fund is suitable for investors, who are willing to take a high risk with the potential to obtain a higher return.
- It is an investment without a maturity date and without protection of the invested capital.



Before investing we recommend to get familiar with risks on page 2 in section What you should know.

How to start?

In order to start investing, all you need is to sign a contract with us at the branch. You can then use our consulting services or the ČSOB Investment portal to manage your portfolio online.

When you can withdraw money?

You can withdraw money from the fund at any given business day at the current market value. You will have the paid up amount on your account within three business days, and you will not pay any fees.



Who is the fund for?

The fund is designed for retail clients with basic investment knowledge who are aware of the risks associated with investing in conventional investment funds and their attitude to risk is:

Very dynamic

You do not know what it means?

This type of client prefers the yield potential even at the cost of major fluctuations of the investment value. The client is aware that the investment value may be below the initial value for a few years and expects a considerably higher yield than the yields on current bank deposits.

Summary Risk Indicator (SRI): This is based on the legislation and allows comparison with other products. The indicator reflects the volatility of the fund value resulting from market developments.



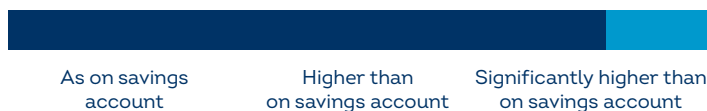
Product score (PS): Allows the comparison of the savings and investment products from the ČSOB/KBC Group in terms of risk. It takes into account amongst others the volatility of the investment.

PS6 on a scale of PS1 to PS7

If you use portfolio investment consultancy, ask your investment specialist or your banker to evaluate whether this sort of fund would be a suitable addition to your finance product portfolio.

Basic characteristics

POSSIBLE RETURN



MINIMAL RECOMMENDED HOLDING PERIOD



POTENTIAL RISKS



Maximum return is not limited, minimum return is not set.

For detailed information on the meaning of the Summary Risk Indicator and Product Score and how they are calculated and updated, please visit www.csob.cz or contact your investment specialist or banker.

Fees

Fund entry fee	3% from invested amount
Fund exit fee	0% from withdrawn amount

Parameters

Type	Open stock fund
ISIN	BE6286992340
Fund established on	27/1/2017
Minimum investment	CZK 5,000 one time or from CZK 500 regularly
Currency	CZK

What you should know

The value of the investment may fluctuate over time and the return on the invested amount is not guaranteed. The client expects the value of the invested money to grow over time, the primary goal is to enjoy good investment results. The client is willing to bear the loss under standard conditions, up to 100% of the investment value. The client expects the investment value to be preserved, or to receive regular return on the invested amount in the form of dividends or interest, or for the value of the invested amount to grow over time.

Significant risks of this fund comprise:

- Market risk, which consists in the possibility of unfavorable development of asset prices in the fund portfolio.
- Currency risk lies in the possibility of unfavorable development of foreign exchange rates.
- Concentration risk arises when a fund invests in the same type of investment instruments and/or the same geographical area.

The fund may invest in investment securities, money market instruments, securities or book-entry securities issued by the collective investment fund, deposits, financial derivatives, liquid assets and other instruments.

This material is informative only and is not a bid or a public offer. Mutual funds, unlike conventional deposit products, do not fall under the deposit guarantee scheme and do not have guaranteed security. Detailed information including fee/cost information and risks can be found in the "key investor information" document (in Czech) and document "How to determine the product score" (in Czech) and/or in the fund prospect (in Czech or in English) available at www.csob.cz or you can request these materials in paper form from your banker.

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